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DOZEE
(D. Promani)



CITIZENS NATIONAL BANK

P.O. DRAWER 111 • CAMERON, TEXAS 76520-0111 • (254) 697-6653

September 19, 2005

Director John F. Carter
FDIC San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

RE: Wal-Mart ILC Charter

Dear Director Carter:

As a Director and Chief Lending Officer at Citizens National Bank, I am *strongly* opposed to the FDIC granting Wal-Mart an ILC charter. I have been a community banker for over 21 years and I have seen what has happened when Wal-Mart comes into a community. Please leave the banking business to the bankers and the chartered banks. Credit Unions and the Farm Credit System are formidable enough competition due to the unfair tax advantages they enjoy; please do not add Wal-Mart to this list.

Sincerely,

Michael Cullen
Executive Vice President

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BRANCH LOCATIONS

P.O. BOX 712 • ROCKDALE, TEXAS 76567 • (512) 446-5700
316 NORTH MAIN • TAYLOR, TEXAS 76574 • (512) 352-7641
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